Case 18-10036-ref Doc 21 Filed 03/02/18 Entered 03/03/18 01:07:20 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Victoria L. Cosenza Debtor

District/off: 0313-4

Case No. 18-10036-ref Chapter 13

Date Rcvd: Feb 28, 2018

CERTIFICATE OF NOTICE

Page 1 of 1

Form ID: 309I Total Noticed: 17

User: Lisa

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2018. Reading, PA 19604-2226 db +Victoria L. Cosenza, 1035 Locust Street, +FREDERICK L. REIGLE, (Reading, PA 19606-0410 Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010. tr +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smg Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P. smg Reading, PA 19601 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520 smg smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 633 Court Street, Second Floor, Reading, PA 19601-4300 +Tax Claim Bureau, smg Pennsylvania Housing Finance, 14035880 211 North Front Street, PO Box 15057, Harrisburg, PA 17105-5057 +Pennsylvania Housing Finance Agency, c/o Rebecca A. Solarz, Esq, 14044386 701 Market St. Ste 5000. Philadelphia, PA 19106-1541 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: amburke7@yahoo.com Mar 01 2018 02:30:52 MICHAEL D. HESS, BURKE & HESS, aty 1672 Manheim Pike, Lancaster, PA 17601-3028 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 01 2018 02:31:25 smg Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 01 2018 02:31:52 smg U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 01 2018 02:31:36 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 EDI: JEFFERSONCAP.COM Mar 01 2018 07:13:00 14056327 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 14044842 EDI: PRA.COM Mar 01 2018 07:13:00 Portfolio Recovery Associates, LLC, Norfolk VA 23541 14057229 +EDI: DRIV.COM Mar 01 2018 07:13:00 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244 14041108 +EDI: DRIV.COM Mar 01 2018 07:13:00 Santander Consumer USA Inc., P.O Box 961245, Fort Worth 76161-0244 TOTAL: 8 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com

MICHAEL D. HESS on behalf of Debtor Victoria L. Cosenza amburke7@yahoo.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to	identify the	case:	Gortinoato or		. ago <u> </u>	
Debtor 1	Victoria L. C	Cosenza	enza		Social Security number or ITIN xxx-xx-2590	
	First Name	Middle Name	Last Name	•	EIN	
Debtor 2	First Name	Middle Name Last Name		-	Social Security number or ITIN	
(Spouse, if filing)	First Name M			EIN		
United States Bank	nited States Bankruptcy Court		strict of Pennsylvania		Date case filed for chapter 13 1/3/18	
Case number: 18	-10036-ref					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		Altered Deleter 4	Allered Deleter O
4	Debterio full nome	About Debtor 1: Victoria L. Cosenza	About Debtor 2:
1.	Debtor's full name	Victoria L. Coseriza	
2.	All other names used in the last 8 years		
3.	Address	1035 Locust Street Reading, PA 19604	
4.	Debtor's attorney Name and address	MICHAEL D. HESS BURKE & HESS 1672 Manheim Pike Lancaster, PA 17601–3028	Contact phone (717) 391–2911 Email: amburke7@yahoo.com
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 2/28/18

For more information, see page 2

Debtor Victoria L. Cosenza Case number 18–10036–ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not	March 27, 2018 at 02:30 PM The meeting may be continued or adjourned to a later data. If so, the data will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606			
Required to do so. 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. Page 10 LS.C. § 13286 a complaint if debt excepted in 11 U.S.C. § 52 Deadline for all (except govern) Deadline for govern and the second of the		 a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of clain (except governmental units): 				
			s claim. A proof of claim form may be obtained at not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 5/3/18 at 9:00 AM Madison, 400 Washington Street, Reading PA 19601	the trustee of \$250.00 per month for 60 months. The M Location:Courtroom 1, Third Floor, The			
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.	dress, you may file a motion asking the court to ar with United States bankruptcy law if you have			
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.				
12	. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	oter 7. Debtors must file a list of property claimed as office or online at www.pacer.gov . If you believe that			
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	narge of debts, which may include all or part of e debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from t file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office			